

**DECLARATION OF
LISA DeROCHE
EXHIBIT A**

From: Lisa DeRoche
Sent: Wednesday, May 31, 2006 9:38:06 AM
To: Barbara Goodstein
CC: Denise Moffa
Subject: MPD IB Announcement

These are the final announcements slated to go out today to all MPD (.2) and Fri. to all company (.3) with org. charts. I think it sends a good message and shows that we are moving forward in the right direction.

Let me know if you have any questions.

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A Message from Barbara Goodstein . . .

To: All Employees

Subject: Marketing & Product Development Group restructuring

As you know, paramount to achieving the company's Ambition 2012 goals is our people's ability to successfully execute upon three strategic thrusts – strengthening the foundation, growing the core and implementing new growth platforms/services. Across the company, delivering results against these drivers in the short- and long-term presents both challenging and exciting opportunities.

Within the Marketing & Product Development (MPD) area, we are uniquely situated to help AXA Equitable deliver on the Ambition 2012 goals. Our strategic focus is concentrated in several key areas:

- Continuing to Support Wholesale and Retail Sales Forces
- Launching 8+ Major New Products
- Expanding the Use of Data to Support the Business
- Launching Innovative Retention and Acquisition Programs

To best help the organization reach its Ambition 2012 goals – and to help deliver on our goal of having the most innovative and profitable products – we have made a few key changes to better align the Marketing & Product Development organization. To this end, I'd like to announce that:

- Under the leadership of new **Senior Vice President JC Dennis**, the Relationship Marketing area is now known as the **Customer Marketing Group**. This group is comprised of: AXA Advisors and Wholesale Acquisition marketing support departments; Customer Acquisition; Customer Retention; as well as Advertising, Branding & Diversity.
- **Lou Calabrese, Vice President** supports the **AXA Advisors** retail channel through the development and implementation of marketing communications, image marketing materials and programs, recruiting materials and the producer group program. In addition, Lou and his team develop marketing materials for the Sterling Group and Paramount Planning Group, the At RetirementSM initiative and AXA Equitable sponsorships. Lou's new team consists of Paul Donlon, Dan Bell, Anne Smith, Jane Buseck and Aaron Martin.
- **Heide Sacher, Assistant Vice President**, heads up the **Wholesale Acquisition** area, charged with developing and overseeing a marketing strategy for AXA's Wholesale Acquisition business – namely, the AXA Distributors, AXA Partners and US Financial Life (USFL) channels. Heide will work closely with Product Marketing and internal channel support teams. As part of this transition, Rachel

Smith-Barrow from Product Marketing and Joanne Bailey from IMCG will now report directly to Heide.

- **Customer Retention & Cross-Sales (CRCS)** is now headed by **Jeanne O'Connor**, who was recently promoted to **Vice President**. Jeanne and her team are dedicated to increasing our cross sales among targeted, high value customer segments. This team will work in partnership with the retail sales force to develop integrated marketing initiatives that support the company's overall business objectives. Jeanne's team includes Cynthia Stern, Melanie Schutt, Susan Cheung, Maud Suarez, Chris Marlowe, Liz Augustine and MaryEllen Keenan. The team's primary retention and cross-selling tactics will include seminar marketing, sales campaigns, client retention/loyalty initiatives and orphan communications.
- **Patricia McLaughlin, Vice President of Advertising, Branding & Diversity** has been charged with building and implementing a new advertising campaign for AXA Equitable. The kick-off of this new campaign has been well received, although there is still much more to be done. Reporting to Patricia are Stella Stots, Janet Farina, Daniel Capson, Will Ferguson, Molly Jenkins, Esther Garcia and Becky Smith. Bernadette Cantela will continue to support the Customer Marketing Group's leadership team.
- Congratulations go out to **Michael Ferik**, our new **Senior Vice President, Life Products**. Michael and his team are responsible for analyzing our competitive position, developing new life product designs and pushing a product from concept to launch through the retail and wholesale channels. Reporting to Michael are Michael DiPiazza, Les Lovier, David Bridges and Bob Auer, who was recently promoted to Vice President.
- **Stacy Braun, Senior Vice President** continues to head up our Creative Marketing Services team, which includes product marketing and promotion, graphic design, print purchasing, fulfillment, financial document publishing and electronic publishing. Stacy works closely with JC and his organization on the strategic development and execution of our marketing programs and product support initiatives.

At this time, I've asked Stacy to assume additional responsibility for managing our Association Business, which is led by Santo LoPorto out of our Secaucus, NJ operation. Stacy will work closely with Santo and the Association Business team to leverage the work done by Tom Shade and his organization over the past 18 months. The Association Business team is responsible for the marketing, sales, technical support and administration of our association qualified plan and IRA products to 11 professional associations, which have over 200,000 eligible members. These products are single product endorsements sold through direct sales. The associations include the American Dental Association, American Optometric Association and the American Academy of Family Physicians.

- **Carmen Moor, Vice President of Strategy & Customer Insight** continues to be responsible for Customer Relationship Marketing Analytics, Market Research and Competition. Reporting to her are Ken Gelman and Melissa Corso, along with their teams.
- **Tom Shade, Senior Vice President, Annuity Products** and his team are responsible for designing annuity products for distribution through both retail and wholesale channels. He and his team constantly scan the marketplace through field and wholesale interaction, and analysis of competitors' products. Reporting to Tom are Steve Mabry, Jose Montenegro, Sid Smith, Bob Goldenberger, Chad Chuang and Karen Betts.
- **Harry Walpole, Senior Vice President** and his team will continue to support me on the financial and operational effectiveness of the MPD team.

Attached is the most recent organization chart for all of MPD reflecting these changes listed above.

Please join me in welcoming new colleagues and congratulating those with new challenges and learning opportunities.

I thank each of you for your impressive accomplishments this year.

Barbara